

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 15–10153–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nora Flanagan  
59 Station Road  
Bayville, NJ 08721

Social Security No.:  
xxx–xx–9775

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after April 29, 2020 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 30, 2020  
JAN: gan

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of New JerseyIn re:  
Nora Flanagan  
DebtorCase No. 15-10153-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: clsnodscPage 1 of 1  
Total Noticed: 3

Date Rcvd: Mar 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 01, 2020.

db +Nora Flanagan, 59 Station Road, Bayville, NJ 08721-2120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 31 2020 02:26:32 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 31 2020 02:26:29 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 30, 2020 at the address(es) listed below:

Albert Russo	docs@russotrustee.com	
Albert Russo	on behalf of Trustee	Albert Russo docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee	Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor	CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Denise E. Carlon	on behalf of Creditor	Specialized Loan Servicing, LLC
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Eugene D. Roth	on behalf of Debtor	Nora Flanagan erothesq@gmail.com
Rebecca Ann Solarz	on behalf of Creditor	Specialized Loan Servicing, LLC
rsolarz@kmlawgroup.com		
Robert P. Saltzman	on behalf of Creditor	Specialized Loan Servicing, LLC dnj@pbslaw.org

TOTAL: 8